

Notice of Allowability

Application No.

09/633,962

Examiner

Nga B. Nguyen

Applicant(s)

OLLIPHANT, HUGO

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the communication filed on May 5, 2006.
2. ☒ The allowed claim(s) is/are 1-7 and 9-30.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

DETAILED ACTION

1. This Office Action is the answer to the communication filed on May 5, 2006, which paper has been placed of record in the file.
2. Claims **1-7** and **9-30** are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claim **1** is allowed over the prior arts cited records.

The closest prior arts are:

1) Fleming (US 5,953,710) disclose methods and credit or debit card systems are disclosed that allow the available credit to be determined by someone other than the card issuer and that allow a limit to be set on the number of expenditures that can be made. The methods and systems can be used to provide a mechanism for supervising credit or debit card usage. Methods and systems are disclosed which include a child's credit card account linked to a parent's credit or debit card account. The parent may change the child's available credit without changing the total combined available credit for the child's and the parent's accounts. In addition, an expenditure counter figure associated with the child's account is disclosed which can be used by the parent to enable the child to make an unlimited number of purchases, a limited number of purchases, or no purchases. The parent may make a single payment for both the child's and the parent's credit card accounts.

2) Wallman (US 6,338,047) discloses a system and method for allowing a plurality of investors to manage investments in a mutual fund or a directly-owned

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portfolio of investments. The assets and liabilities of the mutual fund are adjusted in response to an action (buy, sell, trade) by one of the fund's members or participating investors in the system. A determination is then made of that member's and the other fund members' pro rata ownership interest, based on the economic result of that action. This process is iterated, as necessary, in response to actions taken by any members of the mutual fund. In this way, the mutual fund is dynamically managed. For a portfolio directly-owned by an investor participating in the system, the portfolio would be dynamically managed by having it reflect the dynamically changing individual, and aggregated, actions of other participating members, or others. This investing system provides the first opportunity for investors to invest in a dynamically changing fund or to have a dynamically changing portfolio that is actively managed not by a professional manager but by the constantly changing, aggregated but individual (as opposed to collectively acted upon) preferences of an unlimited plurality of investors.

Therefore, it is clear from the description of Fleming's and Wallman's inventions that the prior arts do not considered the possibility of: establishing a group fund corresponding to at least one shared expense of the group and allocating said group expense specified by said transaction details among group members of said group, as included in claim 1.

4. Claims 2-7 and 9-30 are allowed because they are dependent claims of the allowable independent claim 1 above.

Conclusion

5. Claims 1-7 and 9-30 are allowed.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).

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A handwritten signature in black ink, appearing to read 'Nga Nguyen', with a stylized, cursive script.

NGA NGUYEN
PRIMARY EXAMINER

September 12, 2007